Summary of Illiquid Assets

Year	M/F Ages	(1) Principal Residence (4.00% Growth)	+	(2) Personal Property (-5.00% Growth)	+	(3) Reverse Mtg. Loan (4.95% Growth)	=	(4) Total Illiquid Assets
1	60/60	2,496,000		380,000		-777,473		2,098,527
2	61/61	2,595,840		361,000		-816,843		2,139,997
3	62/62	2,699,674		342,950		-858,207		2,184,417
4	63/63	2,807,661		325,803		-901,665		2,231,799
5	64/64	2,919,967		309,512		-947,324		2,282,155
6	65/65	3,036,766		294,037		-995,295		2,335,508
7	66/66	3,158,236		279,335		-1,045,696		2,391,875
8	67/67	3,284,566		265,368		-1,098,648		2,451,286
9	68/68	3,415,948		252,100		-1,154,282		2,513,766
10	69/69	3,552,586		239,495		-1,212,733		2,579,348
11	70/70	3,694,690		227,520		-1,274,144		2,648,066
12	71/71	3,842,477		216,144		-1,338,665		2,719,956
13	72/72	3,996,176		205,337		-1,406,454		2,795,059
14	73/73	4,156,023		195,070		-1,477,674		2,873,419
15	74/74	4,322,264		185,316		-1,552,502		2,955,078
16	75/75	4,495,155		176,051		-1,631,118		3,040,088
17	76/76	4,674,961		167,248		-1,713,716		3,128,493
18	77/77	4,861,960		158,886		-1,800,496		3,220,350
19	78/78	5,056,438		150,941		-1,891,671		3,315,708
20	79/79	5,258,696		143,394		-1,987,462		3,414,628
21	80/80	5,469,043		136,225		-2,088,105		3,517,163
22	81/81	5,687,805		129,413		-2,193,843		3,623,375
23	82/82	5,915,317		122,943		-2,304,937		3,733,323
24	83/83	6,151,930		116,796		-2,421,655		3,847,071
25	84/84	6,398,007		110,956		-2,544,285		3,964,678
26	85/85	6,653,927		105,408		-2,673,124		4,086,211
27	86/86	6,920,085		100,138		-2,808,487		4,211,736
28	87/87	7,196,888		95,131		-2,950,705		4,341,314
29	88/88	7,484,763		90,374		-3,100,125		4,475,012
30	89/89	7,784,154		85,856		-3,257,111		4,612,899
31	90/90	8,095,520		81,563		-3,422,046		4,755,037
32	91/91	8,419,341		77,485		-3,595,334		4,901,492
33	92/92	8,756,115		73,610		-3,777,397		5,052,328
34	93/93	9,106,359		69,930		-3,968,679		5,207,610
35	94/94	9,470,614		66,433		-4,169,647		5,367,400
36	95/95	9,849,438		63,112		-4,380,792		5,531,758
37	96/96	10,243,416		59,956		-4,602,630		5,700,742
38	97/97	10,653,152		56,958		-4,835,700		5,874,410
39	98/98	11,079,278		54,110		-5,080,574		6,052,814
40	99/99	11,522,450		51,405		-5,337,847		6,236,008